

ODCSPER RETIREMENT SERVICES OFFICE: ARMY ECHOES
Issue 1, VOL XLI 1997 January-March

Survey Says Retirees Satisfied with DFAS

CLEVELAND, OH — More than 80 percent of retirees surveyed say they are "very satisfied" with the services provided by the Defense Finance and Accounting Service's Cleveland Center (DFAS-CL) services according to a Customer Service and Performance Assessment Survey DFAS-CL conducted.

Surveys were sent to a random sample of 9,937 military retirees; 7,394 (74.4 percent) were completed and returned. A computer program was used to select an equal number of retired officers and enlisted members from each service. The sample equalled a half a percent of the total retired population when the survey was conducted in August.

Questions focused on what customers thought of the knowledge, courtesy, promptness and accuracy of the Customer Service Representatives at DFAS-CL. Those surveyed were given five choices ranging from "very dissatisfied" to "very satisfied" with which to rate the representatives.

Would you like to get in touch with DFAS-CL for help with a problem? Call 1-800-321-1080 or (216) 522-5955.

Medicare subvention

A "pre-test" of the demonstration of Medicare subvention, originally slated for Feb. 1, 1997, has been postponed until May 1, 1997.

The demonstration will determine if it would be more cost effective if the Health Care Financing Administration (HCFA), which finances Medicare, reimbursed DOD for care provided to Medicare-eligible retirees and family members. Currently, some military hospitals don't have the funds to treat dual eligibles (those eligible for military medical care and Medicare). These dual eligibles then go to civilian medical facilities for care under Medicare. The pre-test will show if it would cost HCFA less to pay DOD for providing this care and if this would make more care available at military hospitals?

The pre-test will be conducted at Madigan Army Hospital, WA; San Diego Naval Hospital, CA; San Antonio (Wilford Hall & Brooke Army Hospital, TX); Ft Sill, OK; Eisenhower Army Medical Center, GA; and Keesler Air Force Base, MS. At each site, an application will be made available to "dual-eligible beneficiaries" eligible for the test. Applications completed by these "dual-eligible beneficiaries" will be accepted in the order in which they are received until enrollment reaches the project capacity for that particular site. ***In other words, if you get an application and want to take part in this test, you need to complete and return the application as soon as possible.***

Highlights from Headquarters

1997 brings a new year — with new challenges. However, I expect most of 1997's challenges will look a lot like those we faced in 1996. Rumors abound about additional strength reductions and budget cuts. The Army, already carrying the majority of the peacekeeping missions, will argue strongly that additional cuts will drastically affect its ability to meet mission requirements. People and resources are already being stretched. Any additional resource reductions will, of course, affect the retired community and the support we receive. The Army leadership is fully aware of the impact which base closures, a smaller Army, a constricting budget, and the increasing

number of retirees have on the active forces' capability to provide support to the retired community. Thanks to the work of the Chief of Staff, Army Retiree Council; the installation retiree councils; and the efforts of the Army Family Action Plan Planning conferences, our leadership remains well apprised of major retiree needs and concerns. As you know, our major issues are medical/dental needs; and maintaining Cost of Living Adjustments (COLAs) and commissary support. The Army is fully committed to providing all possible support and assistance it can in these areas. If it were possible for full medical/dental services to be offered, the military would gladly do so. We can anticipate renewed attacks on COLAs and the commissary system in 1997, as attempts to balance the national budget continue. The Army, the other Services, and the Military Associations remain committed to working these issues but, in this resource-restricted environment, it remains difficult. You can help by getting involved. As your abilities and time allow, you may want to join your installation Retiree Council or serve as a volunteer in your military community. Contact your Retirement Services Office for ways you can "Still Serve." Make 1997 "The Year of the Volunteer." You'll be glad you did.

Thanks for your support.
Gary F. Smith
Chief, Army Retirement Services

Attention Soldiers with 19+ years of Service - Retirement is Coming

If you're an active duty soldier who has just started receiving *Army Echoes*, don't panic, the Army is not trying to get rid of you. We are trying to send *Echoes* to all soldiers with 19+ years of active duty to help you prepare for retirement, whenever you decide to make that move. Reading *Echoes* and visiting your Retirement Services Officer (RSO) can help you and your family prepare for one of the biggest transitions in your life, from active duty to retirement.

The computer tape used to mail *Echoes* to soldiers with 19+ years of active duty is drawn from your personnel file. Home addresses are maintained for officers and unit addresses for NCOs. If you know anyone with 19+ years of service who isn't getting *Echoes*, suggest they visit the RSO to get a copy and check the address in their personnel files.

Attention "gray area" retirees Change to RCSBP/health care link

A law change, effective Feb. 10, 1996, removed the requirement that Reserve retirees must elect to participate in the Reserve Component Survivor Benefit Plan (RCSBP) Option B or C in order for their surviving dependents to be eligible for medical care when the member would have reached age 60, should the member die before reaching age 60. Call your Retirement Services Officer (RSO) or ID card office for details.

Have a Retired Pay Question? The Call Center Can Help

Did you know that the Defense Finance and Accounting Service's Cleveland Center (DFAS-CL) has a Call Center staffed by over 58 trained representatives, established for the purpose of answering your retired pay-related questions?

Did you know that the Call Center also provides an Automated Voice Response System (AVRS) to answer your questions without the assistance of an agent, or when your call is after hours?

Did you know that, in addition to answering your retired pay-related questions, the Call Center representative is also trained to process a variety of changes to your account, based on information you provide to validate your identity?

Did you know that the Call Center has a special number (1-800-269-5170) and representatives to service your family in the event of your death?

Did you know that in order to serve you better, the Call Center's hours of operation expanded Jan. 6, 1997 to 7:00 a.m. to 7:30 p.m. (EST), Monday through Friday?

If you answered NO to any of the questions above, then you need to call 1-800-321-1080 to find out what you've been missing!

AOP VS SBP

When retiree and spouse sit down and review the preparations they've made for each other and their family upon their deaths, one good question to ask is, "*What do you mean by that?*"

For example,

Retiree: "*You'll get my retired pay when I die.*" Spouse: "*What do you mean by that?*"

One answer the retiree could give is, "*You'll get any retired pay the Army owes me.*" The retiree is saying the spouse was named as beneficiary for arrears of pay (AOP). AOP is the retired pay due for the month the retiree died. For example, if the retiree died June 10, the AOP beneficiary would receive the retired pay earned from June 1 through June 10, minus authorized deductions (tax, SBP cost, etc.). If a retired paycheck is received following a retiree's death, it must be returned before AOP can be paid.

Or the retiree could say, "*You'll get part of my retired pay every month.*" The retiree is saying the surviving spouse will receive the Survivor Benefit Plan (SBP) annuity if the retiree elected SBP. Information about the election is on the Retiree Account Statement (RAS) from DFAS-CL.

Can a surviving spouse be the beneficiary of both AOP and SBP? Yes, if the retiree named the spouse as beneficiary of AOP and enrolled the spouse in SBP. Can a surviving spouse be the beneficiary of neither AOP or SBP? Yes, if the retiree named someone else as beneficiary of AOP and did not enroll the spouse in SBP. Retirees and families should discuss your plans and keep records to be ready for the future.

New address?

Dear Muster,

To work better with the 911 system, my address has been changed . Do I need to change it to receive Army Echoes? New address, same old home

Dear NASOH,

We have heard from several retirees whose addresses were changed to make them easier to find for the 911 system and you do need to make sure that everyone has your new address, **HOWEVER, you do not change your address for Echoes with us.** As we point out on page 16 of every issue, **we do not maintain retiree addresses.** The Cleveland pay center, the Denver

annuity center and the St. Louis Reserve center maintain retiree and annuitant addresses. Active duty addresses are part of your personnel file.

Does Social Security affect retired pay?

How does Social Security affect your military retired pay? **It doesn't.**

Some retirees have heard that when they begin collecting Social Security payments, their Army retired pay will be reduced. **This is not true.**

Social Security does not affect military retired pay.

Survivor Benefit Plan (SBP) annuities can be affected by military-earned Social Security.

Those who retire from Civil Service as well as the military may find that Social Security affects their civil service retirement. (Call your civilian personnel office for information).

Harassment review panel deploys, recalled retiree in charge

WASHINGTON (ARNEWS) — Members of the Army's Senior Review Panel on Sexual Harassment have been deployed to Army installations worldwide. The deployed teams are scheduled to interview more than 7,000 soldiers and survey more than 16,000 soldiers and civilians at 23 CONUS installations as well as overseas locations and special commands.

Secretary of the Army Togo D. West Jr. formed the panel after reports of alleged misconduct at the Ordnance Center and School at Aberdeen Proving Ground, MD. MG (Retired) Richard S. Siegfried, a former Army Inspector General, has been called out of retirement to chair the review panel.

West has declared war on sexual harassment, calling it "incompatible with our traditional values of professionalism, equal opportunity, and respect for human dignity, to which every soldier must adhere."

West has also directed the Army Inspector General to assess sexual harassment policies and procedures at all basic and advanced individual training installations, and throughout the Army's training base.

Is there a dental plan?

As we have reported previously, the Army Chief of Staff's Retiree Council and the other service retiree councils have all recommended that DOD establish a dental plan for retirees. The FY 97 DOD Authorization Act (PL 104-201) calls for DOD to establish a dental plan for retirees **at no expense to the government** (that is, the premiums paid by those who enroll in the plan would pay for the plan). **DOD is to have a plan established by Oct. 1, 1997.** Insurance companies are submitting proposals to DOD which will review them and select one which DOD will make available to retirees. **Right now there is no DOD dental plan for retirees; however,** there are many private companies and organizations selling dental insurance designed for retirees and their families. **We have published short items telling about these plans, but we do not endorse any particular plan.** If you are interested in purchasing dental insurance before the DOD plan is ready, ask a lot of questions — for example, what does the plan cost, what does it cover, are there deductibles, etc.? Make sure you have all the information you need before you make your decision and remember that DOD has not endorsed any plan yet, even if some promotional literature published by private companies may give that impression.

Keep records current

Too often, we hear about survivors who have been denied Survivor Benefit Plan (SBP) benefits or arrears of pay (AOP) because the retiree or soldier failed to update pay records when that person married, divorced, remarried, was widowed or gained a child. We hear from spouses who did not receive the retired pay for the portion of the last month the retiree was alive because this money went to someone else whom the soldier had named at retirement.

We hear from former spouses who lost SBP because neither they nor the retiree sent a written request to the Defense Finance and Accounting Service within a year of the divorce changing the SBP election from spouse to former spouse as part of the divorce.

To make sure your spouse (or former spouse) is prepared, keep a file of information that your spouse (or former spouse) will need when you die. Make sure your spouse (or former spouse) knows what benefits to expect or not to expect. Clip this article to the outside of your files as a reminder to keep your retired pay records current when your status changes.

MWR home page

The Army Morale, Welfare and Recreation (MWR) program has a home page on the world wide web at <http://www.armymwr.com>. Studies show most military members aren't aware of their MWR benefits. Now, active duty soldiers, reservists, family members, retirees and DOD civilians have access to everything they ever wanted to know about MWR. The MWR home page has information about recreation, competitive sports, employment, and family programs. For example, it shows how to make reservations at Shades of Green at Walt Disney World Resort in Orlando or the Hale Koa Hotel in Hawaii (two Armed Forces Recreation Centers).

CHAMPUS home page

TRICARE Standard/CHAMPUS information is available on the homepage of the Assistant Secretary of Defense for Health Affairs: www.ha.osd.mil. Users can find information by looking under the heading TRICARE and then finding the TRICARE Support Office. By clicking on this item, users will have access to a variety of TRICARE Standard/CHAMPUS information including manuals, news releases, beneficiary and provider handbooks, program statistics, CHAMPUS Maximum Allowable Charge (CMAC) rates, and more.

Commissary offers discount for quitters

Now that the price of cigarettes has gone up in commissaries, maybe it's time to resolve to do what you've intended to for some time -- quit smoking.

The hike in tobacco prices at the commissaries is part of the plan to discourage tobacco use. Recent approval by the Food and Drug Administration (FDA) of three smoking cessation products, now available in U.S. commissaries, can make life easier for quitters.

On average, shopping in the commissary saves customers nearly 30 percent on groceries, but they can save 30-40 percent or more on products that help smokers to quit.

Commissaries are selling only the FDA-approved smoking cessation products previously available by prescription. The three products are: Nicotrol and Nicoderm CQ patches and Nicorette gum.

The American Cancer Society has participated in a "quit smoking" informational blitz in the top 100 commissaries, with the makers of Nicorette and Nicoderm CQ. Nicotrol has handed out \$5 coupons at many commissaries - in exchange for customers handing in a pack of cigarettes.

Surcharge pays for new commissary

FORT LEE, VA—If you want to see your commissary surcharge in action, visit Ft. Monmouth, NJ. A new state-of-the-art commissary is being built there. The cost, including design, construction and equipment, will be paid with the commissary surcharge, the five-percent fee added to each shopper's bill during checkout. The new commissary, scheduled for completion in February 1998, will replace the one built in 1971. Much of that commissary's sales floor space was destroyed in January 1996 when the roof collapsed during a snowstorm. Warehouse space was converted into a sales area to accommodate shoppers and allow for continued commissary operations.

AAFES displays MWR contributions

DALLAS — To show the AAFES commitment to soldiers, airmen and their communities, a large sign showing the amount of AAFES contributions given to the Army and Air Force Morale Welfare and Recreation (MWR) programs will be displayed in high traffic areas in each exchange. The display will show a local contribution to MWR programs or the year-to-date worldwide total. The lower portion of this sign highlights MWR activities AAFES supports such as swimming pools, play grounds and ball parks. Over the past ten years, AAFES payments to MWR programs have totaled more than \$1.82 billion. The Army and Air Force spend this money to operate basic community support and installation activities, including: libraries, sports programs, swimming pools, youth activities, music and theater programs, hobby shops, park and picnic areas, outdoor recreation programs, and bowling centers.

Active duty info -- retiring is a family affair

Like many of life's other adventures, retiring from the Army is a family affair. Since the family served as a unit on active duty and will serve as a unit in retirement, it is only logical that the family plan retirement together.

Contrary to popular belief, pre-retirement briefings and orientations are not solely for the soldier. Like new arrival briefings and orientations, they are designed with the family in mind.

Information on retirement processing, moving household goods, selecting a retirement location, obtaining new ID cards, finding civilian employment, making a Survivor Benefit Plan (SBP) decision, and benefits and entitlements such as retired pay, military and civilian health care, and VA benefits is too complex to be left to one person. In far too many situations, when only the soldier attends the preretirement briefings and orientations, the information received is not relayed to the spouse and the rest of the family. This lack of information can keep families from taking full advantage of the benefits and entitlements due them.

Earned benefits and entitlements are not limited to the soldier. Enduring the frequent moves and separations of military life for more than 20 years earns family members benefits and entitlements. In fact, some benefits stay with the spouse and family after the retiree has departed, either through death or divorce.

When families don't attend preretirement briefings and orientations, they go into retirement unprepared, not knowing what lies ahead. Likewise, the soldier enters retirement without the full support the family can provide.

The Army Retirement Services Office reports that while spouse attendance at installation preretirement briefings and orientations has increased, almost 80 percent of soldiers do not bring their spouses or families.

Army Regulation 600-8-7 governs the Army Retirement Services program. It charges Installation Retirement Services Officers with the responsibility of preretirement orientations and SBP briefings. Army families must issue a charge to themselves to be full partners in the retirement process. The more the family knows about military retirement, the less traumatic the transition from military to civilian and the more pleasant and successful the military retirement will be.

Chief of Staff urges retirees to support AER

The Army's 1997 fund raising campaign for Army Emergency Relief starts Mar. 1, 1997. In his letter to all active and retired soldiers, Army Chief of Staff GEN Dennis J. Reimer wrote, "AER is the organization that is always there for soldiers and their families. We express our concerns and commitment for the well-being of our fellow soldiers, both active and retired, their families and the survivors of deceased soldiers through our contributions to AER... The Army is not made up of people, the Army is people."

As the numbers of active duty soldiers decline, and the needs of our retired population increase, the ability of AER to continue to meet the emergency financial needs of all soldiers and their families will depend increasingly on contributions from retired soldiers. You can greatly help through your contribution to AER by allotment from your Army retired pay or with a personal check to AER.

Base closing could affect pharmacy benefit for some Medicare-eligible retirees, families

Medicare-eligible beneficiaries over age 65 who **lost their pharmacy benefit because of a Base Realignment and Closure (BRAC) action** and who had relied on a military pharmacy closed by a BRAC action may take part in the TRICARE mail order and retail network pharmacy programs. *(Note: As you know, eligibility for CHAMPUS/TRICARE ends when Medicare eligibility begins; this policy is an exception to that rule.)*

Medicare-eligible beneficiaries who **were not affected by a BRAC action** are not eligible for TRICARE pharmacy benefits; they are eligible to obtain prescriptions from active military pharmacies on a space-available basis.

TRICARE contractors must use one of two ways to identify BRAC-affected Medicare eligibles. *All previous methods, such as showing an old prescription bottle, are obsolete and will not allow the beneficiary to use the benefit.* The two methods for identifying BRAC Medicare-eligible beneficiaries are:

1) The beneficiary must live within the ZIP code catchment area (approximately 40 mile radius) of a BRAC site.

OR

2) If the beneficiary lives outside the catchment area, eligibility is based on having used the BRAC facility for pharmacy services within one year before its closing, this is considered as having "relied" on the facility. The law requires that beneficiaries must prove "to the satisfaction of the Secretary (of Defense) that they were adversely affected by the BRAC action."

To prove that they relied on the pharmacy, those outside the catchment area should call the Defense Eligibility Enrollment Reporting System (DEERS) Support Office (DSO) in Monterey, CA (phone numbers on page 10). The DSO representative will ask the beneficiary a series of questions concerning their use of a BRAC facility. The DSO will send a confirmation letter to the beneficiary. The beneficiary declares use of a BRAC facility, signs and returns the form to DSO. DSO electronically records the beneficiary's eligibility status by entering "Y" in the BRAC column in the DEERS computer. After this, when the beneficiary uses mail or retail pharmacy, and it is determined that the beneficiary lives outside the catchment area of a BRAC site, the TRICARE contractor must see a "Y" in the BRAC column on the DEERS computer screen.

Mail-order pharmacy service for these beneficiaries is provided for a co-pay of \$8 per prescription for up to a 90 day supply of medication. Retail pharmacy services are provided for a co-pay of 20 percent of the cost of the prescription for up to a 30 day supply.

ID card process upgrade

The Army will be upgrading the computer software it uses to issue ID cards and check eligibility. As a result, each ID card office will be closed for two or three days when the software is installed. Before any ID card office closes for this purpose, the personnel facility will publicize the closing 45 days in advance and will provide a list of alternate ID card offices which will be open. Before making a long trip to an installation, retirees and family members are encouraged to call to confirm the facility will be open

Remember to include your Social Security number and phone number when you're writing to any government agency -- it helps them help you!

Armed Forces Rec Center opens in Seward, Alaska

You've heard about (and perhaps visited) the Armed Forces Recreation Centers in Bavaria, Orlando, Korea and Hawaii. But did you know that AFRC has a resort in Alaska?

The Seward Resort opened in May 1996. The newly constructed \$11 million retreat includes 56 motel rooms, 12 cabins, fish cleaning facilities and a recreation hall. It's located 125 miles south of Ft. Richardson in the small fishing town of Seward on Resurrection Bay.

While fishing for extremely large fish is the premier attraction of the resort, other activities include hiking, taking a cruise on Resurrection Bay and visiting attractions like the mountains, waterfalls, and glaciers of Kenai Fjords National Park. Wildlife includes sea otters, eagles, puffins, porpoises, moose, mountain goats and whales. You can make reservations at Seward up to one year in advance. The winter season at Seward runs from September 16 through April 30. The summer operations run from May 1 through September 15. For reservations and information on operations and rates, call 1-800-770-1858 or (907) 384-FISH.

Commissary card, ID card for gray area Reserve retirees

Are you a Reserve retiree who has completed 20 years of service, but hasn't reached age 60 and started receiving retired pay? If so, you are in the "gray area" between Reservist and retiree, but you shouldn't be in a "gray area" when it comes to your ID and commissary cards.

If you don't have an ID card, take your 20-year letter and retirement orders to an ID card office at the nearest military installation. The ID card office can check your eligibility using DEERS (the Defense Eligibility Enrollment Reporting System). You can call your Retirement Services Officer (RSO) to get the location of the ID card office in your area.

Your commissary card should be mailed to you from ARPERCEN once a year in December so you can make use of your 12 authorized, annual visits to the commissary. If you haven't received this card, you can call 1-800-452-0201, Selection 3, or (314) 538-5190/5148/ 5149 to determine your eligibility and verify your mailing address.

AFTB -- you can help Army families

Today's soldiers may wear different uniforms and use different equipment from the soldiers of 20, 30 and 40 years ago, but they have one vital element in common. Soldiers still deploy and leave families behind. Would you like to help families facing the same challenges your family did when you deployed? You can by volunteering to be part of the Army Family Team Building (AFTB) program.

AFTB helps family members learn how to be part of the Army family through classes on topics such as the chain of command, and compensation and benefits. AFTB can train you to train family members. For more information on getting involved with AFTB, contact the Army Community Services (ACS) office at the nearest Army installation.

Where are your bonds?

While you were on active duty, did you buy savings bonds through payroll deduction and have the Army keep them for you while you were deployed or on the move?

If you answered yes, but retrieved these bonds later, **you do not need to take further action.**

If you answered yes, but have never retrieved the bonds the Army was keeping for you, you can request your bonds from the Bonds and Safekeeping Office. You can write to: Bonds and Safekeeping Office; DFAS; 8899 East 56th St.; Indianapolis, IN 46249-0833 or FAX them at (317) 542-4339. If you FAX your request, the office suggests you call them at (317) 542-2725 to make sure your FAX was received.

You must write or FAX your request; **telephone requests will not be accepted.** Your request should include your name, Social Security number, the addresses to which the bonds should be mailed, your daytime phone number and your signature. Once you request your bonds, that office will send you all your bonds (not just one bond or one series of bonds). The office is open from 7 a.m. to 4 p.m. It usually takes three to six weeks to receive your bonds.

Bills..... Bills..... Bills.....

When a new Congress convenes every two years, all bills that were not made into law by the previous Congress die. The same bills are frequently reintroduced by the new Congress but they are often assigned new numbers.

The fact that the same bills are reintroduced from Congress to Congress reminds us that introducing a bill is not the same as changing the law, it's just the first step.

What should you do if you are for or against a bill? Let your representatives know! Write, call or visit your representatives when you feel strongly about any bill. Make your voice heard.

The following bills which could affect retirees have been introduced in the House of Representatives. The representative who introduced the bill and the representatives's party and state are in parentheses. If the bill has a new number, the old number is at the end of the bill. This listing does not mean that the Army supports these bills.

Medicare subvention

HR 192 (Hefley, R-CO) — Same as HR 192, except it would be limited to authorizing a demonstration test of Medicare reimbursement to DOD at certain selected locations, rather than implementing subvention nationwide.

HR 414(Hefley, R-CO) — To authorize Medicare to reimburse DOD at a reduced rate for treating additional Medicare-eligibles in military hospitals and clinics, nationwide. (Previously HR 580)

Federal Employee Health Benefit Program (FEHBP)

HR 76 (Moran, D-VA) — To authorize Medicare-eligible uniformed service beneficiaries to enroll in FEHBP (Previously HR 3012)

Concurrent receipt

HR 44 (Bilirakis, R-FL) — To reduce current retired pay offset by \$300 per month for retirees who are 100% disabled or rated unemployable; by \$200 per month for retirees with 90% disability rating; and by \$100 per month for retirees with 80% or 70% disability ratings. Members must have served at least 20 years on active duty and the disability/unemployable ratings indicated must have been awarded within 4 years after leaving active duty. (previously HR 4103)

HR 65 (Bilirakis, R-FL) — This is known as the inverse ratio offset bill. It would provide no offset for 100% disabled retirees; 10% offset for 90% disabled; 20% offset for 80% disabled; etc.

HR 303 (Bilirakis, R-FL) - To authorize full concurrent receipt of military retired pay and VA disability compensation, with no offset from either.

Survivor Benefit Plan (SBP)

H.R. 38 (Bilirakis, R-FL) — To authorize the minimum SBP payment (\$165 per month) to survivors of retired service members who died before being able to participate in the initial SBP offering in 1972. (Previously H.R. 1090)

H.R. 165 (Filner, D-CA) — To repeal the SBP Social Security offset that occurs at age 62. (Previously H.R. 2214)

Former spouse entitlements

What are the entitlements of the former spouse of a military retiree? What are the retiree's obligations? What are the government's obligations? Your best source for detailed information on this subject is your Retirement Services Officer (RSO) who can give you an information paper and trifold on this subject as well as answer any questions you might have. Following are the basics.

ID Card — the 20-20-20 formula. If the marriage lasted at least 20 years, the soldier's service lasted at least 20 years and there were 20 years of overlap between the marriage and the service, the unremarried former spouse is entitled to an ID card with all privileges. If there were 15 to 20 years of overlap between service and marriage (20-20-15), the unremarried former spouse is entitled to an ID card with medical care for only one year after the date of divorce.

Retired pay — There is no law that entitles a former spouse to part of the retired pay; however, state courts may award the former spouse part of the retired pay as part of the divorce. The

retiree may direct the Defense Finance and Accounting Service's Cleveland Center (DFAS-CL) to send part of the retired pay directly to the former spouse. If the marriage lasted at least ten years during service creditable for retirement, the former spouse may request that the finance center make direct payment of part of retired pay as property.

Survivor Benefit Plan — If the retiree elected to participate in the Survivor Benefit Plan (SBP) for spouse, the divorce affects this election.

Since SBP elections are made by category, losing the person in the spouse category suspends coverage. That assumes the retiree has properly notified the Defense Finance and Accounting Service's (DFAS) Cleveland Center of the divorce. If premiums continue to be withheld following a divorce, please do not presume that the now-former spouse is the covered beneficiary. That is not the case unless the retiree has taken two specific actions with DFAS-CL to make that happen: (1) provide a certified copy of the divorce decree; and (2) request in writing that the election be changed from "spouse" to "former spouse." This can be done voluntarily or in conjunction with a court order. Either way, **you have one year from the date of your divorce to effect the change.**

Should the retiree not take both steps listed previously, your SBP coverage is invalid, regardless of whether or not costs are being deducted. At the same time, if a divorce is court-ordered, a former spouse can send in a divorce decree and request that a change of election be deemed -- **within one year from the date of divorce.** If you've chosen to participate in SBP as part of your estate planning, do not let it all be for naught by mistakenly thinking that the "Army will take care of its own" (your survivors) if you haven't fulfilled your obligation as established by law.

Retiree Activity Days

Following is a list of Retiree Activity Days (RADs) hosted by Retirement Services Officers (RSOs). RADs let you learn more about your benefits and get together with other retirees and families. We've also included a Navy Retiree Seminar. For information on a RAD, call the RSO hosting it.

Mar. 8 Belgium, SHAPE
Apr 19 Naval Ed. Ctr, Newport, RI (401) 841-1586
Apr 26 Ft Jackson, SC
May 2 Ft Indiantown Gap, PA (*Carlisle Barracks*)
May 3 West Point, NY
May 17 Ft McPherson, GA
May 17 Ft Lee, VA
May 17 Ft Buchanan, PR
Jun 7 West Seneca, NY (*Ft Drum*)
Jun 13-4 Ft Carson, CO
Aug 2 Tobyhanna Depot, PA
Aug 15 Ft Lewis, WA
Sep 5 Ft McCoy, WI
Sep 13 Ft Eustis, VA
Sep 13 Carlisle Barracks, PA (*tent.*)
Sep 18 Duluth, MN(*Ft McCoy*)
Sep 18-20 Ft Knox, KY
Sep 19 Twin Cities, MN(*Ft McCoy*)
Sep 19-20 Ft Leonard Wood, MO
Sep 20 Great Lakes, IL (*Ft McCoy*)
Sep 20 Ft Belvoir, VA
Sep 20 Heidelberg, USAREUR
Sep 26-27 Ft Bragg, NC

Sep 27 Selfridge ANGB, MI (*Fort McCoy*) (*date change*)
Ft Sam Houston, TX
Oct 8 Ft Detrick, MD (301-619-3340)
Oct 17-18 Oakdale, PA
Oct 18 Rock Island, IL (*Ft McCoy*)
Oct 18 Ft Polk, LA

TRICARE contract delayed

The TRICARE contract for Regions 7 and 8 scheduled to start Feb. 1, 1997 will begin April 1. Regions 7 and 8 include Colorado, Wyoming, Utah, Montana, North Dakota, South Dakota, Nebraska, Kansas, Minnesota, Iowa, Missouri (Region 8) Nevada, Arizona, New Mexico, a small part of southwestern Texas, and Idaho with the exception of six counties in northern Idaho (Region 7). The contract was awarded to TriWest Healthcare Alliance of Phoenix, AZ.

CHAMPUS cost share changes

The TRICARE Standard (CHAMPUS) diagnosis-related group (DRG) daily cost-share for most civilian non-mental health hospital admissions has changed.

For eligible retirees and their eligible family members for most hospital admissions that occur on or after Oct. 1, 1996, the daily rate is \$360. TRICARE Standard (CHAMPUS)-eligible retirees and their eligible family members will pay either the fixed daily rate of \$360, or 25 percent of the hospital's billed charges, whichever is less.

The inpatient daily rate for TRICARE Extra eligible retirees and their eligible family members (in those parts of the country where it's in operation) is the lesser of \$250 per day or 25 percent of the institution's billed charges, plus 20 percent of the charges by individual professional providers who treat the patient during the hospital stay.

When eligible retirees or their eligible family members are admitted to hospitals that are exempted from the DRG payment system, their cost-share will be 25 percent of the hospital's billed charges. DRG-exempt hospitals include: psychiatric, cancer, long-term care, rehabilitation, and sole community hospitals exempt from Medicare's prospective payment program. Hospitals in Maryland are also exempt from the DRG payment system.

For more information about DRG payments, contact the Health Benefits Advisor at the nearest uniformed service facility.

When do you stop being eligible for TRICARE/CHAMPUS?

When you become eligible for Medicare at age 65.

Is Federal Employee Health Benefits program an option?

In the April/June issue we reprinted an article from another publication on civil service employees and civil service retirees eligibility for enrollment in the Federal Employee Health Benefits program. Since then we have heard from individuals who wrote to the Office of Personnel Management (OPM) asking to be enrolled and were turned down. Some were turned down because it had been more than five years since they had gained Medicare eligibility and lost CHAMPUS eligibility. Others were turned down by OPM because they were not yet retired from civil service or because they were retired from civil service but had not taken advantage of an open season. The bottom line is that there is no law which guarantees civil service retirees

access to FEHBP although some have been proposed. Some military retirees who work as civil servants can enroll while working for civil service or may apply to OPM to enroll after civil service retirement, citing CHAMPUS as their previous federal health coverage. Call OPM at (202) 606-0500 for information .

Armed Forces Retirement Homes Special Places for Special People

The Soldiers' and Airmen's Home in Washington, DC, and the Naval Home in Gulfport, MS, are retirement communities to meet the every need of retired service-members and other eligible veterans. The Homes offer health care, room and board, activities and the camaraderie of other retirees and veterans. For more information, call 1-800-422-9988 (the Soldiers and Airmen's Home) or 1-800-332-3527 (the Naval Home) or pull up the Homes' Home Page at <http://www.afrh.com>.

TRICARE Standard and other insurance

When you have a civilian health plan that's primary (it pays *before* TRICARE Standard (CHAMPUS) does) here's how the government determines its payment for your covered civilian health care. Both examples assume you've satisfied annual out-patient deductibles.

If you go to a care provider who **participates** in TRICARE Standard (CHAMPUS), the TRICARE (CHAMPUS) contractor will pay the **lesser** of:

the amount of the provider's billed charges, **minus** the other health insurance payment **OR**

the amount that TRICARE Standard (CHAMPUS) would have paid if you didn't have any other primary health insurance.

Participating example: The participating doctor bills you \$100 which is the same as the TRICARE Standard (CHAMPUS) allowable charge for the care. Your other insurance pays \$80, leaving \$20 unpaid. Since you're a military retiree, the TRICARE Standard (CHAMPUS) share of the doctor's bill would be \$75 (75 percent of the allowable charge) if you didn't have other insurance. Since you do have other insurance, TRICARE Standard (CHAMPUS) will pay whichever amount is less — \$75 or \$20. In this example, TRICARE Standard (CHAMPUS) pays the \$20 that your other insurance didn't cover.

If you go to a **non-participating** provider (one who does not accept the TRICARE Standard (CHAMPUS) allowable as the full fee for the care provided, and may charge more for your care) the TRICARE/CHAMPUS contractor will pay the **lesser** of:

an amount up to 15 percent more than the TRICARE Standard (CHAMPUS) allowable charge, **minus** the amount your other health insurance paid **OR**

the amount that TRICARE Standard (CHAMPUS) **would** have paid if you didn't have any other health insurance.

Nonparticipating example: Although the allowable charge is \$100, the non-participating doctor bills you \$150. Your other insurance pays \$125 of that, leaving \$25 unpaid. The TRICARE Standard (CHAMPUS) share of the doctor's bill should be \$75 (75 percent of the allowable charge) if you didn't have other insurance. Since you do have other insurance and it paid \$125, TRICARE Standard (CHAMPUS) will pay nothing.

Why? Because the TRICARE Standard (CHAMPUS) payment for care received from a non-participating provider, when you have other insurance, is limited to 15 percent above the allowable charge (in this case \$115), minus the amount your other insurance paid (in this case, \$125). Since the other insurance paid more than \$115, TRICARE Standard (CHAMPUS) won't pick up any of the rest of the charges.

Of course, you are responsible for any unpaid amounts the provider has not been paid for TRICARE/CHAMPUS-covered services, but only up to the legal limit of 15 percent above the allowable charge. In this example, the non-participating provider has been paid more than 15 percent above the \$100 allowable charge, so you would owe nothing. In this example, you would not be legally liable for more than \$115 in medical bills. You can take the steps described below to contest medical charges above the legal limit; however, you should contact your health benefits advisor (HBA) for advice on how to pursue your legal rights without damage to your credit rating.

CHAMPUS says that if you discover that you have been charged more than 115 percent of the allowable charge, you should first contact the care provider and ask for a refund. If this effort proves unsuccessful, you should go to your claims processor for help. They can contact CHAMPUS's Office of Program Integrity. A care provider who does not abide by this law can be taken off the list of CHAMPUS authorized providers.

You are, however, responsible for all charges for care that isn't covered by TRICARE Standard (CHAMPUS).

For more information, contact the HBA at the nearest military medical facility.

AAFES CHAMPUS provider for medical goods

DALLAS— The Army and Air Force Exchange Service (AAFES) is approved to serve as a CHAMPUS provider for merchandise purchases covered by CHAMPUS/TRICARE insurance.

AAFES customers may purchase durable medical equipment and other prescribed goods from their exchange and the AAFES mail order catalog.

There are two categories of durable medical equipment (DME). One category "medical devices" are items requiring continuous monitoring, service and possibly a health care specialist. AAFES is **not** approved as a provider for this category; however, AAFES is an approved provider for sickroom items prescribed by a physician, such as crutches, wheelchairs, hospital beds, bedside commodes, cushions, blood pressure kits, glucose strips/test kits, etc.

AAFES customers eligible for CHAMPUS benefits must submit their proof of payment to the appropriate provider to receive reimbursement of a portion of the cost for authorized medical equipment/supplies prescribed by a physician.

Customers must be approved CHAMPUS recipients and show proof the prescribed item was purchased in an AAFES facility. The cash register receipt is generally sufficient for a CHAMPUS claim.

Customers claims for DME items may be filed directly with their regional coverage provider. Please note, AAFES will not and cannot do this for customers. Customers may obtain claim forms from their Health Benefits Advisor or claims processor. They may also obtain forms by writing to: CHAMPUS/TRICARE Aurora, CO 80045-6900. The forms required are DD Form 2642, CHAMPUS CLAIM, or DD Form 2520, CHAMPUS/CHAMPVA CLAIM (until obsolete). Again,

AAFES does not provide or file these forms for customers. Customers are advised to contact their Health Benefits Advisor with any questions or concerns reference the claims process.

GI Bill and tutoring

Can I use my benefits under the Montgomery GI Bill to obtain private tutoring?

This is permitted where you are pursuing a postsecondary program and have a deficiency in a subject making the tutorial assistance necessary.

How much may I receive?

You may receive a maximum monthly payment of \$100 toward tutoring service. The maximum total benefit would be \$1,200.

Is this tutoring support available both to full-time and part-time students?

You may receive a special allowance for individual tutoring if you enter school at half-time or more.

Who certifies the tutor's qualifications and the hours of tutoring?

The educational institution where you are pursuing studies makes this determination.

How do I apply?

Complete VA Form 22-1990t, Application and Enrollment Certification for Individualized Tutorial Assistance, and give it to the certifying official at your school for processing.

Is there a headstone crisis?

We found out recently that as a result of a contractor defaulting in July 1996 and the government furloughs in December 1995 and January 1996, some headstones were not delivered on time. The VA reports that it has caught up on the furlough-related backlog and divided up the work of the defaulting contractor among its other contractors. If you have a question about a headstone order, you can contact the VA's Office of Memorial Affairs at (202) 565-4200 or 4961 or call your local VA office at 1-800-827-1000.

Search for Gulf War records

The Army Gulf War Declassification Project is working to declassify Gulf War unit records to provide information to DOD medical authorities and others seeking information about Gulf War illness. A quarter of the staff are Gulf War veterans.

GWDP continues to search for any operational records containing health-related information. GWDP has asked for information those who served may have about the location, storage, shipment, or destruction of operational records from Operation Desert Shield/Storm. The records they are searching for include daily staff journals, logs, unit medical records (no personnel records), incident reports, and others.

If you know of the location or disposition of any of the records GWDP seeks, you can contact them with a description of those records at: U.S. Army Gulf War Declassification Project, 5111

Leesburg Pike, Ste 401, Falls Church, VA 22041-3206, phone (703) 681-4219, FAX-6556, E-mail: PGWRECORDS@CMH-GWDP.ARMY.MIL review your input and contact you with further instructions.

Short Shots

(Note: Publications, organizations and events that may be of interest to the retired community appear in this section as a service to the retiree. This does not imply that Army Echoes endorses these publications or programs. Any problems or questions should be directed to the specific publisher or organization.)

The **U.S. Army Signal Corps Officer Candidate School Association** is a non-profit organization operated by volunteers, organized to foster camaraderie among the graduates of the WWII, Korean War, and Vietnam War-era OCSs at Fort Monmouth, NJ, and Fort Gordon, GA; graduates of other OCSs whose initial commissions were in the Signal Corps; and officers who received direct commissions in the Signal Corps. If you fall under one of these categories, you can contact the association at its web site at <http://nexusprime.org/personal/flem/index.htm>, or e-mail rgreen@isgroup.net, or write to Richard A. Green, Route 18, Box 643, Lake City, FL 32055, or call (904) 752-6950.

The Army Quartermaster Foundation maintains the **Army Quartermaster Roll Call** which contains the name, place and date of birth, dates of service, unit of assignment and highest rank or grade of those who subscribe and is displayed on touch screen monitors at the Army Quartermaster Museum, Fort Lee, VA. The Roll Call is available for \$18.95. For more information, write: The Army Quartermaster Foundation, PO Box A, Ft Lee, VA 23801, phone (804) 734-4339 or FAX (804) 734-3343.

Dedication of the **Women in Military Service for America Memorial** is planned for October 1997. The memorial is under construction at the ceremonial entrance to Arlington National Cemetery. For information about the Women's Memorial and how to include the name of a servicewoman, living or deceased, in the computerized Register, call the Memorial Foundation at (703) 533-1155 or (800) 222-2294, or write: The Women's Memorial, Dept. 560, Washington, DC 20042-0560. The computer registration area will be part of the memorial's education center which will also include a 196-seat theater, an exhibit gallery and a Hall of Honor.

A privately sponsored **Korean/Vietnam National Education Center** is being planned for the Lehigh Valley, PA, by Korea/Vietnam Memorial, Inc. The proposed facility could include a Veterans Education Center, a trail of history park honoring the service of all veterans and a library with audiovisual records of all wars. For more information, write to: KVM — PO Box 416, Bethlehem, PA 18016-0416 or call 1-800-KVM-3901 or (610) 481-0455.

Retirees and other military members ready to test their endurance are invited to the **Bataan Memorial Death March** at White Sands Missile Range on April 20, 1997. The event — the largest military memorial march in the country — recognizes the thousands of U.S. and Filipino service- members overwhelmed by the Japanese in the Philippine Islands during World War II. Teams and individuals may compete in either heavy or light divisions. Civilian marchers in either division should wear appropriate attire for a road march through desert terrain. All marchers entered in heavy division categories must also carry a 35-pound rucksack. For more information on team and individual categories, entry fees, deadlines, and lodging, call (505) 678-8612.

Former President George Bush cut the ceremonial ribbon opening the **Katy (TX) Veterans Memorial Museum**. The GI Museum, as it is known, memorializes all servicemen and servicewomen who served our nation in wartime. For further information, write to: Curator, Katy Veterans Memorial Museum, PO Box 1011, Katy, TX 77492.

PMI DeltaCare is selling **dental insurance** to retirees in Texas, Colorado and Florida through the Uniformed Service Dental Corporation. For information on the program, military retirees in Texas, Colorado, and Florida can call 1-800-390-DENT. USDC is a private company formed by retired military officers.

Military Space-A Air Opportunities Around the World is a 374-page guide to Space-A travel that lists more than 260 Space-A flight locations worldwide. Copies are sold at most exchanges or can be ordered from Military Living Publications, PO Box 2347, Falls Church, VA 22042-0347, phone (703) 237-0203, FAX (703) 237-2233.

Have you gotten your 1099-R yet?

Have you received your 1099-R (the form sent by the Finance Center to be used in filing your taxes)? If you have not received your 1099-R or have any questions about the information on your form, the time to contact your Finance Center is NOW. **Do not wait until the April deadline for filing taxes.** To contact your Finance Center (Cleveland for retirees, Denver for Survivor Benefit Plan or Retired Servicemember Family Protection Plan annuitants).